

**UNITED STATES BANKRUPTCY COURT**

**FOR THE**

**EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

ANDREW C SCHWARZ  
AND  
SUSAN E SCHWARZ  
Debtors

Chapter 13

Case No. 12-16696-BFK

**ORDER CONFIRMING MODIFIED PLAN**

The Chapter 13 Modified Plan filed by Andrew C Schwarz and Susan E Schwarz on August 2, 2013, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of conversion or dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.

**Order Confirming Modified Plan**

Andrew C Schwarz and Susan E Schwarz

**Case #12-16696-BFK**

(4) On December 9, 2012, and each month thereafter until further order of this Court, the Debtors shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$625.00 per month for 2 months, then \$945.00 per month for 3 months, then \$725.00 per month for 1 month, then \$945.00 per month for 2 months, and then \$800.00 per month for the remaining 52 months of the Plan in order to pay all creditors back at 100% of all allowed claims. The Plan must pay 100% to all claimants, regardless of any administrative expense claims or change in circumstance. Payments under said Plan to be completed within 60 months from the due date of the first payment in this case.

(5) The Debtor shall file all federal and state income tax returns on or before the due date, without extension, and provide the Trustee with signed copies of the returns within 7 days after they are filed and provide the Trustee such additional information as the Trustee may require for determination of the Debtor's disposable income. Failure to timely comply with this provision shall be grounds for dismissal.

(6) Any lien avoidance actions(s) contemplated by Section 7(B) of the Plan must be made by the filing of an Adversary Proceeding no later than sixty(60) days from the date of the entry of this Order.

Dated: Oct 25 2013

/s/ Brian F. Kenney  
Brian F. Kenney  
United States Bankruptcy Judge

Entered on Docket: October 25, 2013

Confirmation Recommended.

Seen and Agreed.

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB #26421

/s/ Scott A. Weible  
Scott A. Weible, Esq.  
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The Haymarket Professional Building  
14540 John Marshall Highway, Ste. 201  
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Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Thomas P. Gorman  
Thomas P. Gorman, Chapter 13 Trustee

**Order Confirming Modified Plan**

Andrew C Schwarz and Susan E Schwarz

**Case #12-16696-BFK**

**PARTIES TO RECEIVE COPIES**

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